Certificate Number: 05781-PAE-DE-031726228

Bankruptcy Case Number: 18-14460



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 7, 2018, at 5:22 o'clock PM PDT, Barbara Miller completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 7, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President